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I hereby certify that this paper and every paper referred to therein as being enclosed is being placed in First Class Mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 as of today.

Katrina A. Lyon
Katrina A. Lyon Date: 4/16/2004

PATENT APPLICATION
MS No. 150732.1
Attorney Docket No. MCS-119-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	:	Group Art Unit: 3625
Greden et al.	:	
	:	
Entitled: A SYSTEM AND METHOD	:	Examiner: Rhode, R.
FOR MANAGING AND	:	
CONTROLLING ACCOUNTS WITH	:	
PROFILE INFORMATION	:	
	:	
Serial No.: 09/584,232	:	
	:	
Filing Date: May 31, 2000	:	

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GROUP 3600

AMENDMENT UNDER 37 CFR 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated January 16, 2004, the applicants respond as follows: